

REFERENCE LISTING**IN THIS
APPENDIX**

TOPIC	SEE PAGE:
OVERVIEW	I-1
MEMORANDA	I-2
INDEX TO THE COMPLIANCE REGULATIONS	I-7
STATEMENTS OF POLICY	I-8
FINANCIAL INSTITUTION LETTERS	I-9
OTHER	I-14
REFERENCE GUIDE Advertisement and Public Notice Closed-End Mortgage Loan Open-End Credit	I-15

OVERVIEW

This Appendix includes outstanding memoranda regarding compliance, CRA and Fair Lending matters issued by the Division of Supervision (DOS) and the Division of Compliance and Consumer Affairs (DCA), beginning in August 1994 when DCA was established as a separate division. Additionally, Financial Institution Letters addressing compliance, CRA, and Fair Lending are also included as well as any "other" resource material in the form of pamphlets/booklets. This reference material corresponds to the material listed for reference in each section of the manual.



MEMORANDA

Community Reinvestment Act

Date	Subject	Transmittal #
01-7-97	Procedures for Reviewing a Strategic Plan Submitted for Approval	DCA-97-001
12-17-96	FFIEC Guidance for Small Institution Public Evaluations	DCA-96-61
10-28-96	CRA Ratings Descriptions for the Compliance Report	DCA-96-56
10-25-96	Interim Large Bk Public Evaluations	DCA-96-54
10-23-96	Guidance for Small Bk Public Evaluations	DCA-96-55
02-02-96	Procedures for Processing Requests for Wholesale and Limited Purpose Institution Designations and Strategic Plan Approvals	DCA-96-016
01-04-96	CRA Examination Procedures and Related Implementation Issues, from DCA Director	
03-01-94	Community Contacts and Community Reinvestment Act	94-35
06-21-90	Community Reinvestment Act	90-84

Truth in Lending Act

Date	Subject	Transmittal #
03-07-97	Revisions to Regulation Z (Truth in Lending Act) Official Staff Commentary	DCA-97-012
10-07-96	Revisions to Official Staff Commentary to Regulation B- Equal Credit Opportunity Act Memorandum to Regional Managers and Deputy Regional Managers	DCA-96-051
10-03-96	Revisions to: Regulation Z- Truth in Lending Act	DCA-96-049
10-02-96	Further Guidance on Finance Charge Tolerances Provided in 1996 Amendments to Truth in Lending Act, Memorandum to Region Managers and District Managers	
07-01-96	Requests for Relief from Reimbursement-Procedures for Processing and Time Frames	DCA-96-042
Date	Subject	Transmittal #

**MEMORANDA****Truth in Lending
Act
(cont'd)**

05-29-96	Revisions to: Regulation Z-Truth in Lending Act; Regulation CC- Availability of Funds and Collection of Checks Memorandum to Regional Managers	DCA-96-039
04-22-96	Construction Loans and Regulation Z	DCA-96-035
04-10-96	Revisions to Official Staff Commentary to Reg Z-Truth in Lending Act	DCA-96-034
03-01-96	Further Guidance on Finance Charge Tolerances Provided in 1995 Amendments to Truth in Lending Act, Memorandum to Regional Managers	
09-25-95	Interim Procedures for Amendments to TIL – Regulation Z	95-028
02-03-95	Truth in Lending – Flood Determination Fees	95-003
04-17-92	Compliance Examination Procedures for Regulation Z in Response to Court Ruling	92-058
02-19-92	Calculation Date for Truth in Lending Reimbursement for Fixed-Rated Loans with Understated APRs	92-027
11-28-89	Effect of Subsequent Compliance Examinations on Truth in Lending Reimbursement Actions	89-159
04-14-89	Examination Transmittal Letters to Banks Involving Truth in Lending Reimbursement	89-047
08-13-84	Truth in Lending Disclosure for "Discounted" Adjustable Rate Consumer Mortgages	148
04-07-83	Requests for Relief from Reimbursement	83-055

**MEMORANDA****Truth in Savings
Act**

Date	Subject	Transmittal #
06-16-95	Enforcement Actions under Truth in Savings	DCA-95-017

**Expedited Funds
Availability**

Date	Subject	Transmittal #
05-29-96	Revisions to: Regulation Z-Truth in Lending Act Regulation CC- Availability of Funds and Collection of Checks Memorandum to Regional Managers	DCA-96-039
04-26-95	Revised Examination Procedures for the Expedited Funds Availability Act	DCA-95-009

**Electronic Funds
Transfer**

Date	Subject	Transmittal #
11-02-95	Electronic Fund Transfer Act: Revision of Regulation E and Examination Procedures	DCA-95-046

Flood Insurance

Date	Subject	Transmittal #
12-05-96	Revised Examination Procedures for Loans in Areas Having Special Flood Hazards (Part 339 of FDIC Rules and Regulations)	DCA-96-060
08-08-95	Flood Insurance Manual Revisions	95-022

**MEMORANDA****Equal Credit
Opportunity and
Fair Housing Act**

Date	Subject	Transmittal #
01-23-97	Guidelines for Referring Violations of the Anti-Discrimination Provisions of the Equal Credit Opportunity and Fair Housing Acts to the Department of Justice or Notifying the Department of Housing and Urban Development of Violations of the Fair Housing Act	DCA-97-003
06-15-95	Revisions to Official Commentary Reg B – ECOA	95-018

**Real Estate
Settlement
Procedures Act**

Date	Subject	Transmittal #
02-10-97	Amendments to HUD's Regulation X (RESPA)	DCA-97-006
02-17-95	Revised Examination Procedures for the Real Estate Settlement Act of 1974 (RESPA)	#95-004

**Right to
Financial Privacy**

Date	Subject	Transmittal #
02-23-89	Amendments to the Right to Financial Privacy Act	#89-027

**MEMORANDA****Other**

Date	Subject	Transmittal #
01-27-97	Revised Examination Frequency Schedule	DCA-97-005
01-14-97	Revised Interim Monitoring System Examination Procedures	DCA-97-004
07-18-96	Electronic Banking Activities	DCA-96-44
07-10-96	Revised Examination Frequency Schedule	(No assigned #)
06-10-96	Interim Monitoring System Exam Procedures	DCA-96-038
06-10-96	Revised Examination Frequency Schedule	DCA-96-037
06-04-96	Mapps and Interim Policy for Obtaining Electronic data from BKs	DCA-96-040
03-18-96	Compliance Statistical System: Violation Code Directory	DCA-96-025
03-18-96	Revised Procedures: Appeals of Material Supervisory Determinations	DCA-96-026
03-11-96	Assessment of Civil Money Penalties	DCA-96-008
05-15-95	Procedures for Processing Appeals of Material Supervisory Determinations	DCA-95-016
04-28-94	Examination Procedures for Banks Involved with the Sale of Nondeposit Investment Products	DOS-94-067



INDEX TO THE COMPLIANCE REGULATIONS

NOTE: See FDIC Law, Regulations, and Related Acts Books

Regulation/Act	Page Number
Advertising of Membership (FDIC - Part 328)	2297
Community Reinvestment (FDIC - Part 345)	2781
Consumer Leasing (FRB Regulation M)	6685
Credit Practices Rule (FRB Regulation AA)	7869
Electronic Funds Transfer (FRB Regulation E)	7361
Equal Credit Opportunity (FRB Regulation B)	7209
Expedited Funds Availability (FRB Regulation CC)	7889
Fair Credit Reporting Act	6600
Fair Debt Collection Act	6616.01
Fair Housing (FDIC - Part 338)	2647
Flood Insurance (FDIC - Part 339)	2663
Home Mortgage Disclosure (FRB Regulation C)	7553
Interest on Deposits (FDIC - Part 329)	2311
Preservation of Consumers' Claims (FTC)	8554.01
Real Estate Settlement Procedures (HUD Regulation X)	8891
Right to Financial Privacy Act	8598.01
Truth in Lending (FRB Regulation Z)	6641 and 6871
Truth in Savings (FRB Regulation DD)	7429

**STATEMENTS
OF POLICY**

The following is a list of Statements of Policy which are related to the Compliance regulations.

Title	Page #
Administrative Enforcement of the Truth in Lending Act - Restitution	5049
Federal Financial Institutions Examination Council on Behalf of its Constituent Agencies - Joint Notice of Policy Statement on Discrimination	5065
Community Reinvestment Act	5165
Community Reinvestment Act Information Statement	5205
Interagency Policy Statement Regarding Advertising of NOW Accounts	5209
Uniform Interagency Consumer Compliance Rating System	5213
Equal Credit Opportunity and Fair Housing Acts Enforcement Policy Statement	5221
Revised Uniform Interagency Community Reinvestment Act Assessment Rating System	5227
Joint Policy Statement on Basic Financial Services	5271
Statement of the Federal Financial Supervisory Agencies Regarding the Community Reinvestment Act	5309
FFIEC Policy Statement - Prescreening by Financial Institutions and the Fair Credit Reporting Act	5337
FFIEC Community Reinvestment Act Policy Statement on Analyses of Geographic Distribution of Lending	5339
Policy Statement Concerning Branch Closing Notices and Policies	5391
Policy Statement on Discrimination in Lending	5397

**FINANCIAL
INSTITUTION
LETTERS
(FILS)**

The following are compliance related FILs, grouped by subject, in chronological order.

**Community
Reinvestment**

Date	Subject	Letter #
10-28-96	Interagency Questions and Answers on Revised CRA Regulations	87-96
08-22-96	HUD Statewide Non-MSA Median Family Income Figures for 1996	63-96
03-08-96	CRA Examination Procedures and Public Evaluation Formats	10-96
01-22-96	Community Reinvestment Act - Answers to Frequently Asked Questions about the New Data Collection and Reporting Requirements	04-96
01-11-96	Community Reinvestment Act - Designations as Wholesale or Limited Purpose Institutions; Submissions of Strategic Plans	03-96
12-27-95	Technical Amendments to Correct and Clarify New Rules Implementing the New CRA	87-95
05-17-95	Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C (Includes the Preamble)	35-95
06-27-90	Uniform Interagency Guidelines for Disclosure of CRA Evaluation and Revisions to Rating System	33-90

**Electronic Fund
Transfers (EFT)**

Date	Subject	Letter #
05-28-96	Final Rule and Commentary Implementing the EFTA and Request for Comment on Proposed Amendments to Reg. E	31-96
04-29-93	Interagency Statement Addressing Risks from Switches and Network Services in Retail EFT Systems	30-93

**FINANCIAL
INSTITUTION
LETTERS
(FILS)
(cont'd)**

Date	Subject	Letter #
04-30-93	Guide to Compliance with Regulation CC	31-93

**Expedited Funds
Availability
(EFA)**

**Fair Credit
Reporting**

Date	Subject	Letter #
12-13-91	Policy Statement on Prescreening by Financial Institutions	62-91

**Fair Housing and
Equal Credit
Opportunity**

Date	Subject	Letter #
02-14-97	Proposed Revisions to ECOA and FHA Regarding Self-Testing of Lending Transactions	10-97
09-27-96	Proposed Revisions to Fair Housing Regulation	75-96
06-06-96	Revised Edition of SIDE-BY-SIDE, A Guide to Fair Lending	36-96
07-03-96	Help Guide for Financial Institutions	35-96
02-23-96	"Partners" Mortgage Prequalification Software Developed by the Federal Reserve	05-96
01-06-95	Fair Housing - Revised Poster Required to be Displayed	01-95
07-07-94	New FDIC Guide to Compliance with the Fair Housing Act, Equal Credit Opportunity Act	47-94
04-29-94	Interagency Policy Statement on Discrimination in Lending	29-94
02-28-94	Equal Credit Opportunity: Appraisals and Enforcement	12-94
03-20-92	Revisions to Guidance on Fair Housing Rules (Part 338)	23-92

**FINANCIAL
INSTITUTION
LETTERS
(FILS)
(cont'd)**

**Fair Housing and
Equal Credit
Opportunity
(cont'd)**

Date	Subject	Letter #
03-16-92	Pamphlet on Home Mortgage Lending and Equal Treatment	19-92
05-24-91	Discrimination Against Real Estate Appraisers Based on Membership or Lack of Membership in Organizations	27-91
10-24-90	Age Discrimination Problems in Certain "Seniors" Programs	56-90

Flood Insurance

Date	Subject	Letter #
09-09-96	Loans in Areas Having Special Flood Hazards	71-96
11-02-95	Proposed Revisions to Rules Governing Loans in Areas Having Special Flood Hazards (Part 339)	75-95
08-04-95	FEMA Standard Flood Hazard Determination Form (Part 339)	53-95
04-14-95	Flood Insurance: Proposed Standard Determination Letter Form	32-95
12-22-93	Available Promotional Materials about Flood Insurance	90-93
05-14-91	Mortgage Portfolio Protection Program	23-91
04-30-90	Clarification of Recordkeeping Requirements	29-90
01-26-90	Revised FEMA Guidelines - Clarifications to Recordkeeping Requirements	09-90

**FINANCIAL
INSTITUTION
LETTERS
(FILS)
(cont'd)**

**Home Mortgage
Disclosure**

Date	Subject	Letter #
01-18-97	Proposed Revisions to Regulation C	04-97
12-02-96	Data Required for Calendar Year 1997	96-96
04-15-96	Home Mortgage Disclosure Act: A Guide to HMDA Reporting - Getting It Right	22-96
02-13-96	New Staff Commentary on HMDA Reporting Requirements	06-96
01-10-96	Home Mortgage Disclosure Act Data Required for Calendar Year 1996	02-96
05-04-95	Home Mortgage Disclosure Act: "A Guide to HMDA Reporting" and Lobby Poster	34-95
01-09-95	HMDA Data Required for Calendar Year 1995	02-95
12-28-94	Home Mortgage Disclosure Act - Federal Reserve Board Amendments to Required Annual Reports of Lending Activity	84-94
07-18-94	Revised "Guide to HMDA Reporting," Other Resources to Assist in Completing Requirements for Calendar Year 1994	51-94
01-14-94	HMDA Data Required for Calendar Year 1994	04-94
09-30-93	Requirements Regarding Nondepository Mortgage Lenders and Applications Through Loan Brokers or Correspondents; Designation of Metropolitan Statistical Areas for 1994	69-93
03-26-93	HMDA - Amendments to Regulation C	22-93

**Real Estate
Settlement
Procedures**

Date	Subject	Letter #
12-11-92	Final Rule (Reg X) Effective 12/02/92 Additional Changes to be Announced in the Future	85-92

**FINANCIAL
INSTITUTION
LETTERS
(FILS)
(cont'd)**

**Truth in Lending
(TIL)**

Date	Subject	Letter #
03-10-97	Requests for Relief From Reimbursement Under the TIL Act	19-97
01-29-97	Steps to Help Rebuild Areas Affected by Flooding	06-97
09-30-96	Steps to Help Rebuild Areas Affected by Hurricane Fran	76-96
10-31-95	Steps to Help Rebuild Areas Affected by Hurricane Opal	74-95
11-10-94	Supervisory Practices Regarding Depository Institutions and Borrowers Affected by Flooding in Texas	72-94
02-25-94	Steps to Help Rebuild Areas Affected by the Earthquake	05-94
08-13-93	Temporary Changes in Waiving the Right of Rescission	58-93
09-13-91	Loans Servicing Errors in Adjustable Rate Loans	44-91

**Truth in Savings
(TIS)**

Date	Subject	Letter #
02-16-95	Federal Reserve Regulation DD (Truth in Savings)	12-95
07-21-93	New Examination Procedures, Computer Software for Compliance with the Truth in Savings Act	50-93
10-19-92	Final Rules Implementing the Truth In Savings Act	72-92

Other

Date	Subject	Letter#
09-26-96	Compliance Manuals on the Internet	74-96
08-28-96	Withdrawal of the Joint Policy Statement on Delayed Availability of Funds	67-96
07-12-96	Division of Compliance and Consumer Affairs' Revised FDIC Compliance Examination Manual	49-96
Date	Subject	Letter#

**FINANCIAL
INSTITUTION
LETTERS
(FILS)
(cont'd)**

09-13-95	Interpretations of the Interagency Statement on Retail Sales of Nondeposit Investment Products	61-95
04-04-95	Guidelines for Appealing Supervisory Determinations	28-95

**Other
(cont'd)**

1995, 1996, and 1997 Financial Institution Letters (FILs) are available via the Internet (www.fdic.gov). Hard copies of these FILs are also available through the Office of Corporate Communications. Older FILs are available through the FDIC library.

OTHER

Subject
A Guide to HMDA Reporting, Getting it Right! (Effective January 1, 1996)
Community Reinvestment Act Examination Procedures -and- Performance Evaluations, "Red Book"
OCC News Release, Department of Justice Opinion Released on Enforcement Action on CRA, dated 12/15/94

ADVERTISEMENT & PUBLIC NOTICE REFERENCE GUIDE

ADVERTISEMENT & PUBLIC NOTICES*	TILA OPEN-END	TILA CLOSED-END	FAIR HOUSING
<p>Written Communication</p> <p>Newspaper, Magazine, or Catalogs</p> <p>Brochures, Direct mail literature, or other printed materials including applications</p> <p>Interior signs or lobby displays</p> <p>Exterior signs or billboards</p>	<p>226.5a(e) If an application appears in a publication then disclosures are required</p> <p>226.16(b) If any terms under 226.6 are in an ad then it must state the following: Any minimum, fixed, or other charge that could be imposed; Any periodic rate that may be applied expressed as an APR, including a variable APR; and Any membership fee</p> <p>226.16(c) Catalog and multiple-page advertising requirements</p> <p>226.16(d) Additional disclosures required for home equity plans.</p>	<p>226.24(b) A rate of finance charge should be stated as an APR, using that term. Also must disclose the APR may increase after consummation, if applicable.</p> <p>226.24(c) If ad sets forth any of the following - amount or percentage of any downpayment; number of payments or period of repayment; the amount of any finance charge, then the following must be disclosed: amount or percentage of the downpayment; terms of repayment; and the APR, stating if the rate is subject to increase after consummation.</p> <p>226.24(d) Catalog and multiple-page advertising requirements</p>	<p>338.3(a) Non-discriminatory requirements for various home loan advertisements which may be satisfied by 338.3(a)(1)</p> <p>338.3(a)(1) Written and visual advertisements which contain either the Equal Housing Lender logo and legend or the Equal Housing Opportunity logo and legend satisfy 338.3(a)</p> <p>338.3(a)(3) Combined written/oral ad may use either 338.3(a)(1) or (2)</p> <p>338.4 * The "Fair Housing" Poster should be at least 11 by 14 inches and must be displayed in a central location within the bank where deposits are received or where loans are made, clearly visible to the public entering that area</p>
<p>Oral Communication</p> <p>Radio, Television, or Public Address System</p> <p>Telephone</p> <p>Face to Face Solicitation</p>	<p>226.5a(d) Oral disclosures must included information in 226.5a(b)(1)-(7) as applicable</p> <p>226.16(b) If any terms under 226.6 are in an ad then it must state the following: Any minimum, fixed, or other charge that could be imposed; Any periodic rate that may be applied expressed as an APR, including a variable APR; Any membership fee</p>	<p>226.24(b) A rate of finance charge should be stated as an APR, using that term. Also must disclose the APR may increase after consummation, if applicable.</p> <p>226.24(c) If any of the following- the amount or percentage of any downpayment; the number of payments or period of repayment; the amount of any payment; or the amount of any finance charge- is set forth in an ad, then it should include: the amount or percentage of the downpayment; the terms of repayment; and the APR and that it will increase after consummation, if applicable</p>	<p>338.3(a) Nondiscriminatory requirements for various home loan advertisements which may be satisfied by 338.3(a)(1) or (2)</p> <p>338.3(a)(2) Oral advertisements which state "Equal Housing Lender" or "Equal Opportunity Lender" satisfy 338.3</p> <p>338.3(a)(3) Combined written/oral ad may use either 338.3(a)(1) or (2)</p>

ADVERTISEMENT & PUBLIC NOTICE REFERENCE GUIDE

ADVERTISEMENT & PUBLIC NOTICES*	TISA	ADVERTISEMENT OF MEMBERSHIP	OTHER
<p>Written Communication</p> <p>Newspaper, Magazine, or Catalogs</p> <p>Brochures, Direct mail literature, or other printed materials including applications</p> <p>Interior signs or lobby displays</p> <p>Exterior signs or billboards</p>	<p>230.8(a) An ad may not refer to an account as "free" or "no cost" if any maintenance or activity fee can be imposed. Profit may not be used in referring to interest paid to an account</p> <p>230.8(b) A rate of return must state "annual percentage yield"(APY can be used if annual percentage yield is somewhere in the ad)</p> <p>230.8(c) Describes triggering terms if APY stated in an advertisement.</p> <p>230.8(d) "Bonus" offerings requirements</p> <p>230.8(e)(1)&(2) Lists exemptions that apply to certain media & indoor signs</p>	<p>328.1 and 328.2 * Official bank sign should be 7 by 3 inches and should be displayed at each station where insured deposits are usually and normally received except ATMs or other electronic facilities</p> <p>328.3(a) and 328.3(b) The official advertising statement, "Member FDIC", or reproduction of FDIC symbol, is to be included in all ads except those noted in 328.3(c)</p> <p>328.3(e) Non-English equivalent of official advertising statement may be used provided the translation has had prior written approval of the FDIC</p>	<p>FRB Regulation C 203.5(e) * Banks subject to HMDA must post a general notice about the availability of its disclosure statement in the lobbies of its home office and any branch offices in an MSA</p> <p>FRB Regulation CC 229.18(b) * A notice that includes the time periods within which funds are generally made available should be posted in a conspicuous place where deposits are received.</p> <p>229.18(c) * A notice should be posted at each ATM that funds deposited may not be available for immediate withdrawal</p> <p>FDIC-Part 345 345.6 *or 345.44* CRA Notice must be posted in each bank office lobby</p>
<p>Oral Communication</p> <p>Radio, Television, or Public Address System</p> <p>Telephone</p> <p>Face to Face Solicitation</p>	<p>230.8(a) An ad may not refer to an account as "free" or "no cost" if any maintenance or activity fee can be imposed. Profit may not be used in referring to interest paid to an account</p> <p>230.8(b) A rate of return should state "annual percentage yield"(APY can be used if annual percentage yield is somewhere in the ad)</p> <p>230.8(d) "Bonus" offerings requirements</p> <p>230.8(e)(1)&(2) Lists exemptions for certain advertisements</p>	<p>328.3(a) and 328.3(b) The official advertising statement, "Member FDIC", or reproduction of FDIC symbol, is to be included in all ads except those in 328.3(c)</p> <p>328.3(e) Non-English equivalent of official advertising statement may be used provided the translation has had prior written approval of the FDIC</p>	

CLOSED-END MORTGAGE LOAN REFERENCE GUIDE

LOAN TYPE	TILA-FIXED RATE	TILA - ARM	RESPA
<p style="text-align: center;">PRIMARY RS</p> <p style="text-align: center;">PURCHASE</p> <p style="text-align: center;">REFINANCE</p> <p style="text-align: center;">PERM. CONSTRUCTION</p> <p style="text-align: center;">ASSUMPTION</p>	<p>Within 3 Business Days: TILA Disclosure* 226.19(a)</p> <p>At or Before Closing: TILA Re-Disclosure if APR out of allowed tolerance & Right to itemization of AF* if no RESPA GFE provided 226.19(a)(2) & 226.18(c) Footnote 40 * Does not apply to refinance</p> <p>Right of Resc. provided for: Refi. from another bank or Refi. with add'l funds provided 226.23(f)(2) Doesn't apply to RS Mtge as defined by Reg Z</p> <p>One copy of TILA disclosure & two copies of right of resc. notice must be given to <u>each</u> consumer subject to right of rescission 226.23(b) Staff Commentary</p>	<p>At application: CHARM book & ARM program disclosure - Does not apply to assumptions 226.19(b)</p> <p>Within 3 Business Days: TILA Disclosure* 226.19(a)</p> <p>At or Before Closing: TILA Re-Disclosure if APR out of allowed tolerance or index changes on discounted ARM & Right to itemization of AF* if no RESPA GFE provided 226.19(a) & 226.18(c) * Does not apply to refinance</p> <p>Right of Resc. provided for: Same as TILA fixed rate 226.23(f)(2)</p> <p>After Closing: Subsequent ARM rate/pymt change disclosure 226.20(c)</p>	<p>At application: Mtge. Serv. Disclosure Stmt. if face to face interview 3500.21(b)</p> <p>Within 3 Business Days: SIB*, GFE, & Mtge. Serv Disclosure Stmt 3500.6, 3500.7, & 3500.21(c) (if not face-to-face interview * Does not apply to refinance</p> <p>At or Before Closing: HUD-1, Signed Mtge. Serv. Disc. Stmt., & Initial Escrow within 45days; HUD-1A can be used for refinancings 3500.8, 3500.21(c), & 3500.17(g)</p> <p>After Closing: Annual Escrow Statement & Transfer Notice 15 days prior if servicing transferred 3500.17 & 3500.21(d)(2)</p>
<p style="text-align: center;">HOME IMPROVEMENT</p> <p style="text-align: center;">AND</p> <p style="text-align: center;">HOME EQUITY</p>	<p>At or Before Closing: TILA Disclosure (226.17(b)) Right of Resc. provided 226.23(a) & (b)</p> <p>One copy of TILA disclosure & two copies of right of resc. notice must be given to each consumer subject to right of rescission 226.23(b) Staff Commentary</p>	<p>At application: CHARM book & ARM program disclosure 226.19(b)</p> <p>At or Before Closing: TILA Disclosure (226.17(b))</p> <p>Right of Resc. provided for: Same as TILA fixed rate 226.23(f)(2)</p> <p>After Closing: Subsequent ARM rate/pymt change disclosure 226.20(c)</p>	<p>At application: Mtge. Serv. Disclosure Stmt. if face to face interview 3500.21(b)*</p> <p>Within 3 Business Days: GFE & Mtge. Servicing Disclosure Stmt. 3500.7 & 3500.21(c)* (if not face-to-face interview)</p> <p>At or Before Closing: HUD-1, Signed Mtge. Serv. Disclosure Stmt. HUD-1A can be used for subordinate liens 3500.8 & 3500.21(c)*</p> <p>After Closing: Transfer Notice 15 days prior if servicing transferred 3500.21(d)(2)* *- Disclosures related to mortgage servicing need only be provided if the loan is secured by a first lien</p>
<p style="text-align: center;">INTERIM</p> <p style="text-align: center;">CONSTRUCTION</p>	<p>Interim Only Discl. or Interim/Perm Discl. or Multiple Advance Discls. 226.17(b), 17(c)(6), & 226.19(a)</p>	<p>Interim Only Discl. or Interim/Perm Discl. or Multiple Advance Discls. 226.17(b), 17(c)(6), 226.19(a)</p>	<p>A loan to construct a dwelling where a lien is also taken on the property, resulting in title transfer, is subject to Primary RS RESPA procedures</p>

CLOSED-END MORTGAGE LOAN REFERENCE GUIDE

LOAN TYPE	FH	FI	HMDA	ECOA
PRIMARY RS PURCHASE REFINANCE PERM. CONSTRUCTION ASSUMPTION	<p>At or Before Closing: All banks shall request and retain the monitoring information required by the FRB's Regulation B 338.7</p> <p>After Closing: All banks are required to file a HMDA LAR with the FDIC in accordance with the FRB's Regulation C 338.8</p>	<p>At least 10 Days Before Closing: Use of standard determination form & required notice if applicable 339.6 & 339.9</p> <p>Insurance obtained if applicable 339.3</p> <p>Lender must escrow for required FI if it escrows for taxes, insurance premiums, fees or other charges on loans made after 10/1/96 339.5</p> <p>At any time during the term of the loan: Lender must notify FI will be obtained at cost to borrower if not purchased within 45 days of notification 339.7</p> <p>After Closing: Flood insurance renewed each year & maintained throughout the life of the loan</p>	<p>After Closing: Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p>	<p>At or Before Closing: Written app. & monit info obtained 202.5(b),(e) & 202.13</p> <p>Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should occur within 30 days of receipt of an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>
HOME IMPROVEMENT AND HOME EQUITY	<p>After Closing: All banks are required to file a HMDA LAR with the FDIC in accordance with the FRB's Regulation C 338.8</p>		<p>After Closing: Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p> <p>If classified as HI & portion of proceeds used for repair, etc., then loan, and full amount, should be recorded on LAR</p>	<p>At or Before Closing: Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should occur within 30 days of receipt of an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>
INTERIM CONSTRUCTION	Not required	Not Required	Not Required	Same as for PRIMARY RESIDENCE provided an appraisal was required and used to assess the value of the completed construction project

OPEN-END CREDIT REFERENCE GUIDE

CREDIT TYPE	TILA	RESPA	FI
BANK IS CREDIT CARD ISSUER, NOT CREDITOR	Before Account Opening: Application with 226.5a disclosures in a tabular format		
BANK IS CREDIT CARD ISSUER AND CREDITOR	Before Account Opening: Application with 226.5a disclosures in a tabular format After Account Opening: Initial disclosures provided before first transaction 226.6 Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9		
OTHER OPEN-END CREDIT	After Account Opening: Initial disclosures provided before first transaction 226.6 Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9		
HOME EQUITY LINES OF CREDIT	At Application: "Your Home Is On The Line" brochure 226.5b(e) Before Account Opening: Application or separate disclosure with 226.5b requirements Right of Rescission provided 226.15 One copy of TILA disclosure & two copies of right of resc. notice must be given to each applicant subject to right of rescission 226.15(b) in Staff Commentary After Account Opening: Initial disclosures provided before first transaction 226.6 Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9	The following procedure does not apply if TILA requirements have been met: Within 3 Business Days: GFE 3500.7(f)* *Should be covered under TILA 226.5b May provide a copy of the booklet "When Your Home is One the Line: What You Should Know about Home Equity Lines of Credit" in lieu of SIB 3500.6(a)(2)	At or Before Closing: Use of standard determination form & required notice if applicable 339.6 & 339.9 Insurance obtained if applicable 339.3 Lender must escrow for required FI if it escrows for taxes, insurance premiums, fees or other charges on loans made after 10/1/96 339.5 At any time during the term of the loan: Lender must notify FI will be obtained at cost to borrower if not purchased within 45 days of notification 339.7 After Closing: Flood insurance renewed each year & maintained throughout the life of the loan

OPEN-END CREDIT REFERENCE GUIDE

CREDIT TYPE	HMDA	ECOA
BANK IS CREDIT CARD ISSUER, NOT CREDITOR		
BANK IS CREDIT CARD ISSUER AND CREDITOR		
OTHER OPEN-END CREDIT		
HOME EQUITY LINES OF CREDIT	<p>After Closing: Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p> <p>Optional disclosure for home equity lines of credit. May report a home equity line of credit as a home improvement loan if customer indicates that some portion of the proceeds will be used for home improvement. However, only that portion of the loan used for home improvement should be reported</p>	<p>At or Before Closing: Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should occur within 30 days of receipt of an applicant's request, receives the report, or receives reim- bursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>